

United States Bankruptcy Court  
District of Oregon

In re:  
Matthew Eddie Carson  
Debtor

Case No. 15-35618-tmb  
Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0979-3

User: Admin.  
Form ID: 13Y

Page 1 of 1  
Total Noticed: 23

Date Rcvd: Mar 31, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on  
Apr 02, 2020.

db +Matthew Eddie Carson, 12250 SW Indian Hill Lane, Beaverton, OR 97008-7023  
+AutoZoners LLC, Attention Payroll Department, PO Box 2198, Memphis, TN 38101-2198  
101119538 +Ars, 1801 Nw 66th Ave, Fort Lauderdale, FL 33313-4571  
101150485 +Asset Systems Inc., PO Box 14550, Portland, OR. 97293-0550  
101119539 +Columbia Collection Service Inc, Randall Welch, Registered Agent, 10888 SE Main St. Ste 200,  
Milwaukie, OR 97222-7697  
101119541 +Commonwealth Financial, 245 Main St, Dickson City, PA 18519-1641  
101119544 +Multnomah County Circuit Court, Case no. 120019259S, 1021 SW 4th Ave.,  
Portland, OR 97204-1113  
101119545 +Reliable Credit Association Inc, Lee M Holzman, President, 10690 SE MCLOUGHLIN BLVD,  
Portland, OR 97222-7410  
101120477 +Reliable Credit Associatoin, PO Box 22829, Milwaukie, OR 97269-2829  
101119547 +Sunrise Credit Service, 234 Airport Plaza Blvd S, Farmingdale, NY 11735-3938  
101139910 +United Finance Co, 515 E Burnside St, Portland OR 97214-1183  
101119548 +United Finance Company, Richard H Parker III, President, 515 E Burnside St,  
Portland, OR 97214-1109  
101119549 +Vally Credit, Pob 2046, Salem, OR 97308-2046

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
cr

+EDI: NAVIENTFKASMDOE.COM Apr 01 2020 07:23:00  
Navient Solutions, LLC. on behalf of Department of, PO Box 9635,  
Wilkes-Barre, PA 18773-9635, UNITED STATES OF AMERICA 18773-9635  
101194559 +EDI: CINGMIDLAND.COM Apr 01 2020 07:23:00 AT&T Mobility II LLC, %AT&T SERVICES INC.,  
KAREN A. CAVAGNARO LEAD PARALEGAL, ONE AT&T WAY, SUITE 3A104, BEDMINSTER, NJ 07921-2693  
101119540 +E-mail/Text: shawnan@columbiadebt recovery.com Apr 01 2020 03:38:30 Columbia Recovery Group,  
1215 120th Ave Ne Ste 101, Bellevue, WA 98005-2135  
101159765 +EDI: WFNNB.COM Apr 01 2020 07:23:00 Comenity Capital Bank, C O WEINSTEIN & RILEY, PS,  
2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132  
101119542 +EDI: NAVIENTFKASMDOE.COM Apr 01 2020 07:23:00 Dept Of Ed/navient, Po Box 9635,  
Wilkes Barre, PA 18773-9635  
101119543 +E-mail/Text: banko@fidelitycollectionsvc.com Apr 01 2020 03:38:19 Fidelity Coll Svc-or,  
327 E Main St, Hillsboro, OR 97123-4022  
101185662 EDI: NAVIENTFKASMSERV.COM Apr 01 2020 07:23:00 Navient Solutions, Inc.,  
Department of Education Loan Services, PO BOX 9635, Wilkes-Barre, PA 18773-9635  
101127364 EDI: ORREV.COM Apr 01 2020 07:23:00 ODR Bkcy, 955 Center St NE, Salem OR 97301-2555  
101818829 +E-mail/Text: bncmail@w-legal.com Apr 01 2020 03:38:24 SYNCHRONY BANK,  
c/o Weinstein & Riley, P.S., 2001 Western Ave, Ste 400, Seattle, WA 98121-3132  
101119546 +EDI: NAVIENTFKASMSERV.COM Apr 01 2020 07:23:00 Slm Financial Corp, 11100 Usa Pkwy,  
Fishers, IN 46037-9203

TOTAL: 10

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr Synchrony Bank  
101165071\* +Asset Systems Inc., PO Box 14550, Portland, OR. 97293-0550

TOTALS: 1, \* 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Apr 02, 2020

Signature: /s/Joseph Speetjens

**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)  
system on March 31, 2020 at the address(es) listed below:  
NONE.

TOTAL: 0

U.S. BANKRUPTCY COURT  
DISTRICT OF OREGON

**FILED**

March 31, 2020

Clerk, U.S. Bankruptcy Court

**Below is an order of the Court.**



**U.S. Bankruptcy Judge**

13Y (3/25/19)

**UNITED STATES BANKRUPTCY COURT  
District of Oregon**

In re

**Matthew Eddie Carson**, xxx-xx-7955

Debtor(s)

) Case No. **15-35618-tmb13**

) **Chapter 13 Order Discharging**  
) **Debtor(s), Discharging Trustee,**  
) **Terminating Wage Order(s), and**  
) **Closing Case**

The court finds the debtor filed a petition under title 11, United States Code, on 12/3/15; the debtor's chapter 13 plan has been confirmed; the debtor has fulfilled all requirements under that plan; and therefore,

IT IS ORDERED that:

1. Pursuant to 11 U.S.C. § 1328(a), the debtor is discharged from all debts provided for by the plan or disallowed under 11 U.S.C. § 502, except any debt:
  - a. provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
  - b. for domestic support obligations, as specified in 11 U.S.C. § 523(a)(5);
  - c. for a student loan or educational benefit overpayment as specified in 11 U.S.C. § 523(a)(8);
  - d. for a death or personal injury caused by the debtor's unlawful operation of a motor vehicle while intoxicated from using alcohol, a drug, or another substance, as specified in 11 U.S.C. § 523(a)(9);
  - e. for restitution or fine included in a sentence on the debtor's conviction of a crime as specified in 11 U.S.C. § 1328(a)(3);
  - f. for restitution, or damages, awarded in a civil action against the debtor(s) as result of willful or malicious injury by the debtor(s) that caused personal injury to, or the death of, an individual as specified in 11 U.S.C. § 1328(a)(4);
  - g. based on the allowed claim filed under 11 U.S.C. § 1305(a)(2) if prior approval by the trustee of the debtor(s) incurring such debt was practicable and was not obtained as specified in 11 U.S.C. § 1328(d); or
  - h. made nondischargeable by 18 U.S.C. § 3613(f), by certain provisions of titles 10, 37, 38, 42, and 50 of the U.S.C., or by any applicable provision of law.
2. All creditors are prohibited from attempting to collect any debt that has been discharged in this case.
3. Any order directing an employer to pay wages to the trustee is now terminated and the debtor's employer must stop making payments to the trustee.
4. Upon filing of the final report and account required by the U.S. Trustee, the trustee shall, without further court order, be discharged as trustee of the debtor's estate.
5. The case is closed, and the court shall retain jurisdiction over any adversary proceeding pending at the time of closure.

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**Explanation of Bankruptcy Discharge in a Chapter 13 Case** (the following information is a general summary derived from the discharge explanation in the national Chapter 13 discharge form, OF B 3180W, and does not constitute an order of the court):

An order of discharge means that no one may make any attempt to collect a discharged debt from the debtor personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors on discharged debts. Contacting the debtor by mail, phone or otherwise in any attempt to collect the debt is prohibited; and creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, as partially enumerated in the subsections of paragraph 1 above, exceptions exist. For instance, a creditor with a lien may enforce a claim against the debtor's property subject to that lien unless the lien was avoided or eliminated (e.g., a creditor may have the right to foreclose a home mortgage or repossess an automobile). Also, the discharge does not affect debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan.

Per 11 U.S.C § 524(f), this order does not prevent debtors from paying any debt voluntarily.